

110TH CONGRESS
1ST SESSION

S. _____

To require the establishment of a credit card safety star rating system
for the benefit of consumers, and for other purposes.

IN THE SENATE OF THE UNITED STATES

Mr. WYDEN (for himself and Mr. OBAMA) introduced the following bill; which
was read twice and referred to the Committee on _____

A BILL

To require the establishment of a credit card safety star
rating system for the benefit of consumers, and for other
purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Credit Card Safety
5 Star Act of 2007”.

6 **SEC. 2. FINDINGS.**

7 Congress finds that—

8 (1) competition in the credit card market is se-
9 verely hindered by a lack of transparency, which re-
10 sults in inefficient consumer choices;

1 (2) such lack of transparency is largely due to
2 confusing terms and overwhelming information for
3 consumers;

4 (3) the marketplace has not increased competi-
5 tion based on the merits of credit cards;

6 (4) a Government rating system that would use
7 market forces by encouraging better transparency
8 would increase such competition and assist con-
9 sumers in making better credit card choices; and

10 (5) such a rating system would not preclude ad-
11 ditional regulation or legislation that may eliminate
12 certain practices considered unfair or abusive.

13 **SEC. 3. TRUTH IN LENDING ACT AMENDMENTS.**

14 The Truth in Lending Act (15 U.S.C. 1601 et seq.)
15 is amended by inserting after section 127A the following
16 new section:

17 **“SEC. 127B. CREDIT CARD SAFETY STAR RATING SYSTEM.**

18 “(a) DEFINITIONS.—In this section—

19 “(1) the term ‘agreement’ means the terms and
20 conditions applicable to an open end credit plan of-
21 fered by an issuer of credit;

22 “(2) references to a reading grade level shall be
23 as determined by the Board, using available meas-
24 urements for assessing such reading levels, including
25 those used by the Department of Education;

1 “(3) the term ‘Safety Star System’ means the
2 credit card safety star rating system established
3 under this section;

4 “(4) the term ‘multiple-cycle billing’ means the
5 practice of calculating average daily balances over
6 more than 1 billing cycle; and

7 “(5) the term ‘junk mail’ means a form of dis-
8 closure that does not inform the consumer in a
9 meaningful and significant way about changes in the
10 contract, including small type, using separate pieces
11 of paper for separate disclosures, and mixing disclo-
12 sure materials with product advertisements.

13 “(b) RULEMAKING.—

14 “(1) IN GENERAL.—Not later than 12 months
15 after the date of enactment of this section, the
16 Board shall issue final rules to implement the Safety
17 Star System established under this section, to allow
18 consumers to quickly and easily compare the levels
19 of safety associated with various open end credit
20 plan agreements.

21 “(2) CONSULTATION.—The Board shall consult
22 with the Comptroller of the Currency in issuing
23 rules to implement the Safety Star System.

24 “(c) ELEMENTS OF SAFETY STAR SYSTEM.—The
25 Safety Star System shall consist of a 5-star system for

1 rating the terms and conditions of each open end credit
2 plan agreement between a card issuer and a cardholder,
3 in accordance with this section.

4 “(d) SAFETY STAR RATINGS.—

5 “(1) ONE-STAR RATING.—The lowest level of
6 safety for an open end credit plan shall be indicated
7 by a 1-star rating.

8 “(2) FIVE-STAR RATING.—The highest level of
9 safety in an open end credit plan shall be indicated
10 by a 5-star rating.

11 “(e) POINT STRUCTURE FOR SAFETY STAR SYS-
12 TEM.—

13 “(1) VALUES.—Each variation of a term in an
14 agreement shall be worth 1 point or –1 point, as ap-
15 plicable.

16 “(2) STAR SYSTEM.—For purposes of the Safe-
17 ty Star System—

18 “(A) 5-star credit cards are those with
19 points totaling 7 points or greater;

20 “(B) 4-star credit cards are those with be-
21 tween 3 points and 6 points;

22 “(C) 3-star credit cards are those with be-
23 tween –1 point and 2 points;

24 “(D) 2-star credit cards are those with be-
25 tween –6 points and –2 points; and

1 “(E) 1-star credit cards are those with –7
2 points or fewer.

3 “(f) POINT AWARDS.—One point shall be awarded
4 for each of the terms in an agreement under which—

5 “(1) no binding or nonbinding arbitration
6 clause applies;

7 “(2) at least 90 days notice is provided to the
8 cardholder if the card issuer wants to change the
9 terms of the agreement, with the option for the con-
10 sumer to opt out of the changes, while paying off
11 their previous balance according to the original
12 terms;

13 “(3) changes are disclosed in a manner that
14 highlights the differences between the current terms
15 and the proposed terms;

16 “(4) the original card agreement and all origi-
17 nal supplementary materials are in 1 document at 1
18 time, and, when the card issuer discloses changes to
19 the card agreement—

20 “(A) those materials are not in junk mail
21 form; and

22 “(B) the changes are disclosed conspicu-
23 ously, together with the next billing cycle state-
24 ment, before the changes becomes effective;

1 “(5) no over-the-limit fees are imposed for the
2 transactions approved at the time of transaction by
3 the card issuer;

4 “(6) no fees are imposed to pay credit card bills
5 using any method, including over the phone;

6 “(7) the card issuer has in place a system to
7 minimize fees to the consumer that is at least as fi-
8 nancially beneficial to the consumer as a system
9 under which payments are applied to principal in a
10 manner that divides the payment among the dif-
11 ferent interest rate balances proportionally;

12 “(8) interest is not accrued on new purchases
13 between the end of the billing cycle and the due date
14 when a balance is outstanding;

15 “(9) the card issuer does not use multiple-cycle
16 billing;

17 “(10) with respect to a subprime, unsecured
18 credit plan, fees are below 10 percent of the min-
19 imum allowed credit balance;

20 “(11) the terms of the agreement are disclosed
21 in a form that requires at or below an 8th grade
22 reading level;

23 “(12) any secondary disclosure materials meant
24 to supplement the terms of the agreement are dis-

1 closed in a form that requires at or below an 8th
2 grade reading level;

3 “(13) no late fee may be imposed when a pay-
4 ment is received, whether processed by the issuer or
5 not, within 2 days of the payment due date;

6 “(14) a copy of the agreement and all supple-
7 mentary materials are easily available to the card-
8 holder online; or

9 “(15) a substantial positive financial benefit
10 would be provided to the consumer, as determined
11 by the Board in accordance with subsection (h).

12 “(g) NEGATIVE POINTS.—One point shall be sub-
13 tracted for each of the terms in an agreement under
14 which—

15 “(1) binding or nonbinding arbitration is re-
16 quired to resolve disputes;

17 “(2) fewer than 30 days notice before the bill-
18 ing statement for which changes in terms take effect
19 are provided to the cardholder when the card issuer
20 wants to change the terms of the card agreement
21 (which shall be assumed if notice of such changes is
22 undisclosed in the agreement materials);

23 “(3) junk mailer disclosures are used to inform
24 cardholders of changes in their agreements;

1 “(4) over-the-limit fees are imposed more than
2 once based on the same transaction;

3 “(5) fees are imposed to pay bills by check, over
4 the Internet, or by an automated phone system;

5 “(6) payment allocations are less financially
6 beneficial to the consumer than a system under
7 which payments are applied to older balances before
8 newer ones;

9 “(7) interest is accrued on new purchases be-
10 tween the end of the billing cycle and the due date
11 when a balance is outstanding;

12 “(8) the agreement allows for multiple-cycle
13 billing;

14 “(9) with respect to a subprime, unsecured
15 credit plan, the fees to obtain or maintain the card
16 amount to more than 50 percent of the minimum al-
17 lowed credit balance;

18 “(10) the terms of the agreement are disclosed
19 in a form that requires a reading level that is above
20 a 12th grade reading level;

21 “(11) any secondary disclosure materials meant
22 to supplement the terms of the agreement are writ-
23 ten in a form that requires a reading level above the
24 12th grade reading level;

1 “(12) a late fee may be imposed within 2 days
2 of the payment due date;

3 “(13) the issuer may unilaterally change the
4 terms in the agreement without written consent
5 from the consumer, or the issuer may unilaterally
6 make adverse changes to the terms in the agreement
7 without written consent from the consumer and writ-
8 ten notice to the consumer of the precise behavior
9 that provoked the adverse change;

10 “(14) interest rate increases apply to already
11 incurred debt;

12 “(15) the issuer charges interest on transaction
13 fees, including late fees; or

14 “(16) there would be a negative financial im-
15 pact on the interests of the consumer, as determined
16 by the Board in accordance with subsection (h).

17 “(h) BOARD CONSIDERATIONS.—For purposes of
18 subsections (f)(15) and (g)(16), the Board may consider—

19 “(1) the level of difficulty in understanding
20 terms of the subject agreement by an average con-
21 sumer;

22 “(2) how such terms will affect consumers who
23 are close to the edge of their credit limits;

24 “(3) how such terms will affect consumers who
25 do not have a good credit score, history, or rating,

1 using commonly employed credit measurement meth-
2 ods (if it creates greater access to credit by reducing
3 safety, or by other means);

4 “(4) whether such terms create what would ap-
5 pear to a reasonable consumer to be an arbitrary
6 deadline or limit that may frustrate consumers and
7 result in excess fees or worse financial outcomes for
8 the consumer;

9 “(5) whether such terms, or the severity of such
10 terms, is not based on the credit risks created by a
11 particular consumer behavior, but rather is designed
12 to solely increase revenue through lack of trans-
13 parency;

14 “(6) whether any State has sought to limit such
15 terms or terms that are similar thereto;

16 “(7) whether provisions of State law relating to
17 unfair and deceptive practices would prohibit any
18 such terms, but for the national bank exclusion from
19 non-home State banking laws;

20 “(8) whether such terms have an anticompeti-
21 tive or procompetitive effect on the marketplace; and

22 “(9) such additional terms or concepts that are
23 not specified in paragraphs (1) through (8) that the
24 Board deems difficult for an average consumer to
25 manage, such as terms that are confusing to the

1 typical consumer or that create a greater risk of
2 negative financial outcomes for the typical consumer,
3 and terms that promote transparency or competi-
4 tion.

5 “(i) LIMITATIONS.—For purposes of subsection (h),
6 the Board may not consider, with respect to the terms of
7 an open end credit plan agreement, the profitability or im-
8 pact on the success of any particular business model of
9 such terms.

10 “(j) AUTOMATIC RATING.—Notwithstanding any
11 other provision of this section, or any other provision of
12 State or Federal law, any open end credit plan that allows
13 the card issuer or a designee thereof to modify the terms
14 of the agreement at any time or periodically for unspec-
15 ified or unstated reasons, or under which other accounts,
16 or changes in the credit rating of the consumer by a third
17 party, are used as a basis for adverse changes in the
18 agreement (including universal default) shall automati-
19 cally give rise to a 1-star rating for such open end credit
20 plan.

21 “(k) NO POINTS IF TERMS ARE REQUIRED BY
22 LAW.—If a particular term in an agreement becomes re-
23 quired by law or regulation, no points may be awarded
24 under the Safety Star System for that term.

25 “(l) PROCEDURES FOR RATINGS.—

1 “(1) CERTIFICATION TO THE BOARD.—Each
2 issuer of credit under an open end credit plan shall
3 certify in writing to the Board, the number of stars
4 to be awarded, separately for each of the card
5 issuer’s agreements. Each such certification shall
6 specify which terms in each agreement are subject to
7 the Safety Star System, and how the issuer arrived
8 at the star rating for each agreement based on the
9 Safety Star System in accordance with paragraph
10 (2).

11 “(2) SUBMISSIONS TO THE BOARD.—Each
12 agreement that is subject to a Safety Star System
13 rating shall be submitted electronically to the Board,
14 together with a written explanation of whether the
15 agreement has or does not have each of the terms
16 specified in subsections (f) and (g), before issuing or
17 marketing a credit card under that agreement.

18 “(3) BOARD VERIFICATION.—

19 “(A) IN GENERAL.—The Board shall verify
20 that the terms in the submitted agreement and
21 supporting materials (such as examples of fu-
22 ture disclosures or examples of websites with
23 cardholder agreements) comply with the certifi-
24 cation submitted to the Board by the issuer

1 under this subsection, not later than 30 days
2 after the date of submission.

3 “(B) AVOIDING DUPLICATIVE
4 VERIFICATIONS.—A card issuer may certify to
5 the Board, in writing, that all agreements that
6 it markets include a particular term, or that the
7 issuer will use certain practices (with sup-
8 porting documents, including showing how fu-
9 ture disclosures will be made) so that the Board
10 is required to determine only once, with respect
11 to that term or practice, how that term or prac-
12 tice affects the star ratings of the credit card
13 agreements of the issuer.

14 “(4) MISREPRESENTATIONS AS VIOLATIONS.—
15 Any certification to the Board under this section
16 that the issuer knew, or should have known, was
17 false or misrepresented to the Board or to a con-
18 sumer the terms or conditions of a card agreement
19 or of a Safety Star System rating under this section
20 shall be treated as a violation of this title, and shall
21 be subject to enforcement in accordance with section
22 108.

23 “(5) MODIFICATIONS BY CARD ISSUERS.—

24 “(A) IN GENERAL.—After the first annual
25 review by the Board, mentioned in subsection

1 (o), before implementing any new term or con-
2 cept, or new way of approaching a term or con-
3 cept, with respect to an open end credit plan,
4 the card issuer shall submit the new term or
5 concept and any supporting materials to the
6 Board, other than with respect to an adjust-
7 ment to the applicable rate of interest in an ex-
8 isting agreement that clearly specifies that such
9 rate would be adjustable and under what condi-
10 tions such adjustments could occur.

11 “(B) DETERMINATION OF THE BOARD.—
12 Not later than 30 days after the date of a sub-
13 mission under subparagraph (A), the Board
14 shall complete a review of the effects on safety
15 of the subject new concept or term, and shall
16 issue a decision on whether it affects the Safety
17 Star System rating for the open end credit plan
18 that will include the term or concept.

19 “(m) DISPLAY OF AND ACCESS TO RATINGS.—

20 “(1) DISPLAY OF RATING REQUIRED.—The
21 Safety Star System rating for each credit card shall
22 be clearly displayed on all marketing material, appli-
23 cations, billing statements, and agreements associ-
24 ated with that credit card, as well as on the back of
25 each such credit card, including a brief explanation

1 of the system displayed below each rating (other
2 than on the back of the credit card).

3 “(2) NEW CARDS REQUIRED FOR LOWER RAT-
4 INGS.—In any case in which the Safety Star System
5 rating for a credit card is lowered for any reason,
6 the card issuer shall provide new cards to account
7 holders displaying the new rating in accordance with
8 paragraph (1).

9 “(3) GRAPHIC DISPLAY.—The Safety Star Sys-
10 tem rating for a credit card shall be represented by
11 a graphic that demonstrates not only the number of
12 stars that the credit card has received, but also the
13 number of stars that the card did not receive.

14 “(4) DEVELOPMENT OF GRAPHIC BY THE
15 BOARD.—The Board shall determine the graphic and
16 description of the Safety Star System for display on
17 materials and the back of cards for purposes of this
18 section.

19 “(n) CONSUMER ACCESS TO RATINGS.—

20 “(1) IN GENERAL.—The Board shall engage in
21 an extensive campaign to educate consumers about
22 the Safety Star System ratings for credit cards,
23 using commonly used and accessible communications
24 media.

1 “(2) WEBSITE.—Not later than 12 months
2 after the date of enactment of this section, the
3 Board shall establish and shall maintain a stand-
4 alone website—

5 “(A) to provide easily understandable, in-
6 depth information on the criteria used to assign
7 the ratings, as provided in subsections (f) and
8 (g); and

9 “(B) to include a listing of the Safety Star
10 System ratings for each open end consumer
11 credit plan, information on how the issuer ar-
12 rived at that rating, and the number of con-
13 sumers that have that plan with the issuer.

14 “(o) ANNUAL REVIEW BY THE BOARD.—

15 “(1) IN GENERAL.—The Board shall conduct a
16 thorough annual review (of not longer than 6
17 months in duration) of the Safety Star System, to
18 determine whether the point system is effectively
19 aiding consumers, and shall promptly implement any
20 regulatory changes as are necessary to ensure that
21 the System protects consumers and encourages
22 transparent competition and fairness to consumers,
23 including implementing a system in which terms are
24 weighted to distinguish between different levels of

1 safety, in accordance with the purposes of this sec-
2 tion.

3 “(2) AVAILABILITY OF RESULTS.—Results of
4 the review conducted under this subsection shall be
5 submitted to Congress, and shall be made available
6 to the public.

7 “(p) PERIODIC REVIEW OF STANDARDS.—Once every
8 2 years, the Board shall determine whether the require-
9 ments to satisfy 2-star standards and above should be
10 raised on the grounds that card issuers have abandoned
11 the most unfair practices. In making such determination,
12 the Board may not consider the profitability of business
13 models, but may consider whether competition in the cred-
14 it industry will improve consumer protection, and how the
15 change in standards will affect such competition.”.

16 **SEC. 4. SAFETY STAR ADVISORY COMMISSION.**

17 (a) ESTABLISHMENT.—There is established the Cred-
18 it Card Safety Star Advisory Commission (in this section
19 referred to as the “Commission”).

20 (b) DUTIES.—

21 (1) REVIEW OF THE CREDIT CARD SAFETY
22 STAR SYSTEM AND ANNUAL REPORTS.—The Com-
23 mission shall—

1 (A) review the effectiveness of the credit
2 card Safety Star System under this section, in-
3 cluding the topics described in paragraph (2);

4 (B) make recommendations to Congress
5 concerning such system;

6 (C) study whether it would better protect
7 consumers to ban some practices by creditors
8 rather than use a rating system for those prac-
9 tices, including universal default, unilateral
10 changes without consumer consent, allowing in-
11 terest charges on fees, or allowing interest rate
12 increases to apply to past debt; and

13 (D) by not later than March 1 of each cal-
14 endar year following the date of enactment of
15 this Act, submit a report to Congress con-
16 taining the results of such reviews and its rec-
17 ommendations concerning such system.

18 (2) SPECIFIC TOPICS TO BE REVIEWED.—The
19 Commission shall review—

20 (A) with respect to all credit card users—

21 (i) the methodology for awarding stars
22 to credit cards under the Safety Star Sys-
23 tem, and whether there may be a better
24 way to award stars that takes into account

1 unfair or unsafe practices that remain
2 uncaptured in the Safety Star System;

3 (ii) the consumer awareness of the
4 Safety Star System and what may make
5 the system more useful to consumers; and

6 (iii) other major issues in implementa-
7 tion and further development of the Safety
8 Star System;

9 (B) with respect to credit card users who
10 are at or close to their credit limits, whether
11 such consumers are being specifically targeted
12 in credit card agreements, and whether the
13 Safety Star System should incorporate more
14 terms or be revised to encourage more fair
15 terms for such consumers; and

16 (C) the effects of the Safety Star System
17 on the availability and affordability of credit
18 and the implications of changes in credit avail-
19 ability and affordability in the United States
20 and in the general market for credit services
21 due to the Safety Star System.

22 (3) COMMENTS ON CERTAIN BOARD RE-
23 PORTS.—

24 (A) TRANSMITTAL TO COMMISSION.—If
25 the Board submits to Congress (or a committee

1 of Congress) a report that is required by law
2 and that relates to the Safety Star System, the
3 Board shall transmit a copy of the report to the
4 Commission.

5 (B) INDEPENDENT REVIEW.—The Com-
6 mission shall review any report received under
7 subparagraph (A) and, not later than 6 months
8 after the date of submission of the report to
9 Congress, shall submit to the appropriate com-
10 mittees of Congress written comments on such
11 report. Such comments may include such rec-
12 ommendations as the Commission determines
13 appropriate.

14 (4) AGENDA AND ADDITIONAL REVIEWS.—The
15 Commission shall consult periodically with the chair-
16 person and ranking minority members of the appro-
17 priate committees of Congress regarding the agenda
18 of the Commission and progress towards achieving
19 the agenda. The Commission may conduct additional
20 reviews, and submit additional reports to the appro-
21 priate committees of Congress, from time to time on
22 such topics relating to the Safety Star System as
23 may be requested by such chairpersons and mem-
24 bers, and as the Commission determines appro-
25 priate.

1 (5) AVAILABILITY OF REPORTS.—The Commis-
2 sion shall transmit to the Board a copy of each re-
3 port submitted under this subsection, and shall
4 make such reports available to the public in an eas-
5 ily accessible format, including operating a website
6 containing the reports.

7 (6) APPROPRIATE COMMITTEES OF CON-
8 GRESS.—For purposes of this subsection, the term
9 “appropriate committees of Congress” means the
10 Committee on Banking, Housing, and Urban Affairs
11 of the Senate and the Committee on Financial Serv-
12 ices of the House of Representatives.

13 (7) VOTING AND REPORTING REQUIREMENTS.—
14 With respect to each recommendation contained in a
15 report submitted under paragraph (1), each member
16 of the Commission shall vote on the recommenda-
17 tion, and the Commission shall include, by member,
18 the results of that vote in the report containing the
19 recommendation. The Commission may file a minor-
20 ity report.

21 (8) EXAMINATION OF BUDGET CON-
22 SEQUENCES.—Before making any recommendation
23 that is likely to have a Federal budgetary impact,
24 the Commission shall examine the budget con-
25 sequences of such recommendation, directly or

1 through consultation with appropriate expert enti-
2 ties.

3 (c) MEMBERSHIP.—

4 (1) NUMBER AND APPOINTMENT.—The Com-
5 mission shall be composed of 15 members appointed
6 by the Comptroller General of the United States, in
7 accordance with this section.

8 (2) QUALIFICATIONS.—

9 (A) IN GENERAL.—The membership of the
10 Commission shall include individuals—

11 (i) who have achieved national rec-
12 ognition for their expertise in credit cards,
13 debt management, economics, credit avail-
14 ability, consumer protection, and other
15 credit card-related issues and fields; or

16 (ii) who provide a mix of different
17 professions, a broad geographic representa-
18 tion, and a balance between urban and
19 rural representatives.

20 (B) MAKEUP OF COMMISSION.—The Com-
21 mission shall be made up of 15 members, of
22 whom—

23 (i) 4 shall be representatives from
24 consumer groups;

1 (ii) 4 shall be representatives from
2 credit card issuers or banks;

3 (iii) 7 shall be representatives from
4 nonprofit research entities or nonpartisan
5 experts in banking and credit cards; and

6 (iv) no fewer than 1 of the members
7 described in clauses (i) through (iii) shall
8 represent each of—

9 (I) the elderly;

10 (II) economically disadvantaged
11 consumers;

12 (III) racial or ethnic minorities;

13 and

14 (IV) students and minors.

15 (C) ETHICS DISCLOSURES.—The Comp-
16 troller General shall establish a system for pub-
17 lic disclosure by members of the Commission of
18 financial and other potential conflicts of interest
19 relating to such members. Members of the
20 Commission shall be treated as employees of
21 Congress whose pay is disbursed by the Sec-
22 retary of the Senate for purposes of title I of
23 the Ethics in Government Act of 1978 (Public
24 Law 95–521).

25 (3) TERMS.—

1 (A) IN GENERAL.—The terms of members
2 of the Commission shall be for 5 years except
3 that the Comptroller General shall designate
4 staggered terms for the members first ap-
5 pointed.

6 (B) VACANCIES.—Any member appointed
7 to fill a vacancy occurring before the expiration
8 of the term for which the member's predecessor
9 was appointed shall be appointed only for the
10 remainder of that term. A member may serve
11 after the expiration of that member's term until
12 a successor has taken office. A vacancy in the
13 Commission shall be filled in the manner in
14 which the original appointment was made.

15 (4) COMPENSATION.—

16 (A) MEMBERS.—While serving on the busi-
17 ness of the Commission (including travel time),
18 a member of the Commission shall be entitled
19 to compensation at the per diem equivalent of
20 the rate provided for level IV of the Executive
21 Schedule under section 5315 of title 5, United
22 States Code, and while so serving away from
23 home and the regular place of business of the
24 member, the member may be allowed travel ex-
25 penses, as authorized by the Chairperson.

1 (B) OTHER EMPLOYEES.—For purposes of
2 pay (other than pay of members of the Commis-
3 sion) and employment benefits, rights, and
4 privileges, all employees of the Commission
5 shall be treated as if they were employees of the
6 United States Senate.

7 (5) CHAIRPERSON; VICE CHAIRPERSON.—The
8 Comptroller General shall designate a member of the
9 Commission, at the time of appointment of the mem-
10 ber as Chairperson and a member as Vice Chair-
11 person for that term of appointment, except that in
12 the case of vacancy in the position of Chairperson or
13 Vice Chairperson of the Commission, the Comp-
14 troller General may designate another member for
15 the remainder of that member's term.

16 (6) MEETINGS.—The Commission shall meet at
17 the call of the Chairperson.

18 (d) DIRECTOR AND STAFF; EXPERTS AND CONSULT-
19 ANTS.—Subject to such review as the Comptroller General
20 determines necessary to assure the efficient administration
21 of the Commission, the Commission may—

22 (1) employ and fix the compensation of an Ex-
23 ecutive Director (subject to the approval of the
24 Comptroller General) and such other personnel as
25 may be necessary to carry out its duties (without re-

1 gard to the provisions of title 5, United States Code,
2 governing appointments in the competitive service);

3 (2) seek such assistance and support as may be
4 required in the performance of its duties from ap-
5 propriate Federal departments and agencies;

6 (3) enter into contracts or make other arrange-
7 ments, as may be necessary for the conduct of the
8 work of the Commission (without regard to section
9 3709 of the Revised Statutes of the United States
10 (41 U.S.C. 5));

11 (4) make advance, progress, and other pay-
12 ments which relate to the work of the Commission;

13 (5) provide transportation and subsistence for
14 persons serving without compensation; and

15 (6) prescribe such rules and regulations as it
16 determines necessary with respect to the internal or-
17 ganization and operation of the Commission.

18 (e) POWERS.—

19 (1) OBTAINING OFFICIAL DATA.—The Commis-
20 sion may secure directly from any department or
21 agency of the United States information necessary
22 to enable it to carry out this section. Upon request
23 of the Chairperson, the head of that department or
24 agency shall furnish that information to the Com-
25 mission on an agreed upon schedule.

1 (2) DATA COLLECTION.—In order to carry out
2 its functions, the Commission shall—

3 (A) utilize existing information, both pub-
4 lished and unpublished, where possible, collected
5 and assessed either by its own staff or under
6 other arrangements made in accordance with
7 this section;

8 (B) carry out, or award grants or con-
9 tracts for, original research and experimen-
10 tation, where existing information is inad-
11 equate; and

12 (C) adopt procedures allowing any inter-
13 ested party to submit information for the Com-
14 mission's use in making reports and rec-
15 ommendations.

16 (3) ACCESS OF GAO TO INFORMATION.—The
17 Comptroller General shall have unrestricted access
18 to all deliberations, records, and nonproprietary data
19 of the Commission, immediately upon request.

20 (4) PERIODIC AUDIT.—The Commission shall
21 be subject to periodic audit by the Comptroller Gen-
22 eral.

23 (f) ADMINISTRATIVE AND SUPPORT SERVICES.—The
24 Comptroller General shall provide such administrative and

1 support services to the Commission as may be necessary
2 to carry out this section.

3 (g) AUTHORIZATION OF APPROPRIATIONS.—There
4 are authorized to be appropriated to the Commission, not
5 more than \$10,000,000 for each fiscal year to carry out
6 this section.